



ANDREW D OYLER
HECTOR ESTEVES
574 RACE ST
MILLERSBURG

PA 17061-1158

YOUR LOAN NUMBER: [REDACTED]

DATE: 08/24/21

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 10/21 THROUGH 09/22.

----- ANTICIPATED PAYMENTS FROM ESCROW - 10/21 THROUGH 09/22 -----

HOMEOWNERS 1ST	1095.20
CITY TAXES	813.81
SCHOOL	976.96

TOTAL PAYMENTS FROM ESCROW 2885.97

MONTHLY PAYMENT TO ESCROW 240.49 (1/12TH OF ABOVE TOTAL)

----- ANTICIPATED ESCROW ACTIVITY - 10/21 THROUGH 09/22 -----

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	-- ESCROW BALANCE COMPARISON --	
				ANTICIPATED	REQUIRED
			ACTUAL STARTING BALANCE	558.92	721.56
OCT 21	240.49			799.41	962.05
NOV 21	240.49			1039.90	1202.54
DEC 21	240.49			1280.39	1443.03
JAN 22	240.49			1520.88	1683.52
FEB 22	240.49			1761.37	1924.01
MAR 22	240.49	813.81	CITY TAXES	1188.05	1350.69
APR 22	240.49			1428.54	1591.18
MAY 22	240.49	1095.20	HOMEOWNERS 1ST	573.83	736.47
JUN 22	240.49			814.32	976.96
JUL 22	240.49			1054.81	1217.45
AUG 22	240.49	976.96	SCHOOL	318.34	480.98
SEP 22	240.49			558.83	721.47

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -162.64.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED



BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	555.32
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	240.49
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	13.55
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	0.00
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 10/01/21 809.36

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 480.98. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 480.98.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
11/20	231.43	12/20	231.43	01/21 2082.87 *
ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:				
00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00
00/00	0.00		00/00	0.00

FOR THE PURPOSES OF THIS ESCROW ANALYSIS, ADJUSTMENTS TO THE ESCROW BALANCE AND/OR ESCROW DATA WERE COMPLETED PENDING INFORMATION FROM YOU. PLEASE FORWARD APPROPRIATE INFORMATION TO OUR OFFICE IMMEDIATELY.



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DATE: 08/24/21

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING OCT, 2020 AND ENDING SEP, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF OCT, 2020 IS ---

PRINCIPAL & INTEREST	555.32
ESCROW DEPOSIT	229.24
OPTIONAL INSURANCE	0.00
REPLACE RESV/FHA SVC CHG	0.00
SHORTAGE	2.19
DEFICIENCY	0.00
SURPLUS	0.00
ROUNDING	0.00
LESS BUYDOWN/ASST PAYMENT	0.00
BORROWER PAYMENT	786.75

MONTH	PAYMENTS TO ESCROW		--- PAYMENTS FROM ESCROW ---		-- ESCROW BALANCE --		
	PRIOR PRJ	ACTUAL	PRIOR PRJ	ACTUAL	DESCRIPTION	PRIOR PRJ	ACTUAL
OCT 20	229.24	231.43*				917.06	864.81
NOV 20	229.24	*				1146.30	864.81
DEC 20	229.24	*				1375.54	864.81
JAN 21	229.24	*				1604.78	864.81
FEB 21	229.24	*				1834.02	864.81
MAR 21	229.24	*	777.36	812.19* CITY T	1285.90	52.62	
APR 21	229.24	*		1093.02* HOMEOW	1515.14	-1040.40	
MAY 21	229.24	*	995.63	*	748.75	-1040.40	
JUN 21	229.24	*			977.99	-1040.40	
JUL 21	229.24	*			1207.23	-1040.40	
AUG 21	229.24	**	977.99	975.01* SCHOOL	458.48 T	-2015.41 A	
SEP 21	229.24	**			687.72	-2015.41	

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED



DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 458.48. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -2015.41.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00	00/00	0.00
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

08/20	976.04	SCHOOL	00/00	0.00
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00/00	0.00		00/00	0.00
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00/00	0.00		00/00	0.00
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